

DECLARATION AND POWER OF ATTORNEY FOR UTILITY PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name,

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

METHOD AND SYSTEM FOR CONDUCTING A TRANSACTION OVER A NETWORK

the specification of which

X is attached hereto.
___ was filed on _____.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used in the United States of America before my invention thereof, or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, and said invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56 (a).

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119, of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)			Priority Claimed	
_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No
_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status -- patented, pending, abandoned)
_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status -- patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith (list name and registration number).

Romualdas Strimiatis, Reg. No. 35,697
Timothy M. Farrell, Reg. No. 37,321
Ingrid M. Foerster, Reg. No. 36,511
Prentiss W. Johnson, Reg. No. 33,123
Christopher A. Hughes, Reg. No. 26,914
John E. Hoel, Reg. No. 26,279
Edward A. Pennington, Reg. No. 32,588

Joseph C. Redmond, Jr., Reg. No. 18,753
Joseph A. Sawyer, Jr., Reg. No. 30,801
Janyce R. Mitchell, Reg. No. 40,095
Stephen G. Sullivan, Reg. No. 38,329
Michele Liu, Reg. No. 44,875
Wendell J. Jones, Reg. No. 45,961
Doretha L. Robinson, Reg. No. 45,048

as my attorney with full power of substitution and revocation to transact all business in the United States Patent and Trademark Office connected herewith.

Send all correspondence to:

Joseph A. Sawyer, Jr.
Sawyer Law Group LLP
P.O. Box 51418
Palo Alto, California 94303

Direct all telephone calls to:

Joseph A. Sawyer, Jr. at (650) 493-4540

Full name of first/joint inventor:

Michael C. Morrison

Inventor's Signature:



Date: 3 Nov 2000

Residence Address:

265 Sweetwater Lane
Ben Lomond, California 95005

County of Residence:

Santa Cruz County

Citizenship:

United States of America

Post Office Address:

SAME

003027-464660